



Simplified DI

What if You Couldn't Make Your House Payments?

What would you do if a disabling illness or injury prevented you from working and paying your mortgage? Most people say, "That'll never happen to me." But, consider this:

- In the last 10 minutes, 490 Americans became disabled.¹
- A Harvard University report reveals that **62 percent of all personal bankruptcies** filed in the U.S. in 2007 were due to an inability to pay for medical expenses.²

The truth is, a **disabling illness or injury can happen to you**. If it does, it could mean an uncertain future — one that includes finding a way to pay your bills and hold onto one of your biggest assets: your home.

Stay protected with Simplified DI

In the event of a disabling illness or injury, Simplified DI from Principal Life Insurance Company provides monthly disability income insurance benefits directly to you to help pay living expenses and maintain your standard of living.

With Simplified DI, there are no routine medical requirements or financial verification³ and, upon completion of an application and short telephone medical interview, you'll receive an underwriting decision within 48 hours. Plus, with our future benefit increase riders, you have the ability to keep your benefits up-to-date without having to prove medical insurability.

The cost

The average annual cost of individual disability income insurance is 1% to 3% of what you earn. If you think waiting to buy it makes sense, don't. People usually don't get healthier as they grow older and coverage will likely cost more. Below are sample premium amounts for a \$1,000 monthly benefit.

AGE	MALE	FEMALE
30	\$32.92/month	\$51.95/month
40	\$50.75/month	\$71.24/month
50	\$76.70/month	\$91.60/month

Assumptions: Individual DI insurance policy, California resident, non-smoker, To Age 65 Benefit Period, 90 day Elimination Period, 4A Occupation Class, Residual Disability Benefit rider, Benefit Update rider, Future Benefit Increase rider and Mental/Nervous Substance Abuse Disorder Limitation rider (required).

FOR MORE INFORMATION

Contact your local representative.

¹ National Safety Council®, Injury Facts® 2010 Ed.

² June 4, 2009. *The American Journal of Medicine*

³ No blood, urine, exams, EKGs or APSs required unless a significant medical condition is reported by MIB, significant medical information is obtained from the TeleApp or other available information, or any other disability coverage has been issued or applied for on a non-medical basis. Applications could be rated, ridered or declined based on all underwriting information available; this is not a guaranteed issue program. Urine/HIV test is required in Maine. Subject to Issue & Participating limits and minimum premium requirement.

Financial documentation will be required for the following occupations (regardless of income): stockbroker, bond trader (not on trading floor), mutual fund manager, real estate agent/broker, mortgage loan originator/broker, investment banker, investment analyst, attorney specializing in real estate and residential construction contractor.

⁴ OE and/or DBO supplements must also be completed and received.



WE'LL GIVE YOU AN EDGE®

Principal Life Insurance Company, Des Moines, Iowa 50392-0002, www.principal.com

Disability insurance has limitations and exclusions. For costs and complete details of coverage, contact your Principal Life financial representative. Insurance issued by Principal Life Insurance Company, a member of the Principal Financial Group, Des Moines, IA 50392. www.principal.com